



Terrafina

INTERNATIONAL

An organization alleviates poverty by restoring relationships and community

Katrina Hoover Lee

Mike Martin and Andy Burkholder loved helping people. That's what took them to Haiti in the first place. They wanted to serve the Lord by helping those less fortunate.

So when an enterprising Haitian friend shared his dreams of an agricultural products business, Mike and another mission friend loaned him the money.

The loan initially appeared to be a successful experiment. The Haitian businessman bought a truck and used it to haul produce. He would come to Mike's house to count the money and drink coffee, and then he would be off to wisely invest the money further into the business.

But then things deteriorated. Because having a truck gave the entrepreneur an unusual position of power in his community, it also brought him additional temptations. He started an immoral relationship with a woman who was not his wife. When the man's wife found out about the affair, she and her daughter tried to poison the other woman. Soon, the whole community was agitated. Finally, the owner of the truck and his wife fled their own community with just the clothes on their backs.

"I never got my money back, and that family was wrecked," Mike recalls. "It would have been better for him to stay a poor man than to have money."

Andy Burkholder and his wife, along with their two children, lived in a different part of Haiti. They came to Haiti after two life-changing moments. First, Andy re-committed

his life to the Lord. A few months later, his brother was killed in an accident. As he mourned his brother's life, cut short at a young age, he realized how meaningless material possessions are, and how pointless it is to base life's decisions on making and retaining wealth. Had someone asked him to move to Haiti a few years prior to these events, Andy almost certainly would have declined. However, this time he and his wife consented.

From the beginning, Andy noticed a difference in a Haitian community that had formed savings groups, where each member contributed money to a shared pool. This community was acting on its own rather than depending on the mission.

"They put a new roof on the school, they painted the church...They were doing things." Andy wondered if this could be replicated.

Andy and Mike discussed their ideas with their wives and other missionaries they met. What was the best way to help people living in poverty?

Discussion Days

With three other families serving in Haiti, Mike and Andy met monthly for Bible study and fellowship during their time in service. After the morning lesson and a carry-in lunch, it was discussion time. On a good day, they had passion fruit or key lime juice to share. As the afternoons lengthened, the discussions deepened.

All five men worked under a mission called Gospel to Haiti. Their programs included savings groups and Agri-plus, both franchises of SALT.

. Mike, who grew up on a farm and experimented with plants in his backyard in Haiti, felt at home working with Agri-Plus. Andy worked with SALT savings groups.

All the men studied approaches to the problem of poverty. They took classes and read the book *When Helping Hurts*. The classes and the book describe poverty as a breakdown of relationships, rather than a lack of resources. If a person's four relationships (with God, themselves, other people, and their environment) can be healed, they are no longer truly poor. Abundant life flows from restored relationships.

In addition to their own study, the five men had the advantage of working with people who had been involved with missions for many years. Combining that knowledge with their own study and experiences, they concluded that giving "things" to people in chronic poverty (distinct from crisis poverty) often not only failed to help but often hurt.

When Gospel to Haiti sought a way to downsize its own ministry, the five men knew the time was right for a new organization focused on community development rather than "charity." They chose the name Terrafina International in 2021.

Terrafina International

The word Terrafina is derived from two Latin words meaning "good earth." This aligned with their philosophy of community development. God had formed the earth to be good, but man's sin caused separation not only from God and others, but also from the environment.

"We envision," the men wrote, "communities of small-holder farmers and small-scale entrepreneurs flourishing with a biblical worldview." They hoped to accomplish this through training and working with community influencers to address the root causes of poverty.

Across the ocean in Asia, Lanus Dueck was also making a study of mission efforts and poverty. In particular, he noted that many people from other countries assumed that white Americans were sources of money. He had seen this belief ruin relationships, and he continually searched for a better way. He became passionate about community development.

When Lanus was called home to Manitoba to care for aging parents, he was sure his family was doing the right thing. However, he still hoped that the Lord would allow him to be involved in missions. When Terrafina International asked him to assist them after their general director moved on, Lanus accepted. He was excited to find them passionate about community development.

Edmond's field with the terraces is in the center. You can see the difference between his field and the field to the left. This village of Badi in Pays Pourri, Haiti was a pine forest hundreds of years ago. Then it was severely deforested. In the last 20 years, farmers have been planting trees and the village has changed. With Terrafina's teaching, the farmers are planting vetiver grass terraces to stop erosion, planting avocado, coffee, loquat, pine, and citrus trees. They are learning to use cover crops to build soil organic matter to help them be more resilient to the changing weather patterns.





Top left: Tree seedlings in reused drinking water bags. This is in the Harvestable Woodlots teaching program. **Bottom left:** Vegetable seedlings in the Yard Garden teaching program. **Right:** New plants for Haiti – Muscadine grapes and Satsuma. They will trial these before promoting.

Terrafina offers training by Haitians to Haitians who are interested in taking better care of the land or in learning to save their money. Terrafina gives away no money and no food; instead, in conjunction with SALT and Agri-plus, they train people to feed themselves. Sometimes, people attend the training sessions expecting to be given something. Many other nonprofits give gifts to people who attend classes, so even though the Terrafina staff makes it clear that there will be no gifts, some people still doubt this. Usually, these students turn away when they realize there really will be no handouts.

Letting the Local People Lead

While Mike still manages Agri-Plus and Andy manages the SALT savings group, neither man lives in Haiti. Neither does Lanus, the general director. Instead, Terrafina pays a salary to approximately 125 Haitian staff members. With these staff, they have regular direct interaction with

almost 40,000 people per year. On average, the training provided costs about \$45 per person reached, making the organization incredibly lean.

In many ways, Andy and his family would love to still be living in Haiti. Among other things, Andy misses having fresh mango for breakfast, and he's always grateful for it on his frequent trips back. He takes his whole family down for a month every year.

But Terrafina has found the importance of backing away. They don't want Haitian communities to depend on Americans. Sometimes, leaders thrive when others step aside. And the Haitian administrators that Terrafina has entrusted with the work are doing well.

"The admin teams are men that somebody within the organization has worked alongside of for years," Andy says. "So these are men that we know well, very solid Christian men. I would trust these men with my family's lives."

Like any group, dishonest people can emerge. One savings group leader began stealing money from the group. Savings groups work when each member contributes a small amount of money each week, with multiple people responsible for the money. This group itself was partly to blame, as they had refused an audit and entrusted the money to a single person. After this experience, Terrafina increased audits and checks.

With the administration of the groups in the hands of Haitians, problems are dealt with by the native men. Instead of a white man from America scolding the miscreant, a Haitian brother takes care of it.

Terrafina doesn't work only with Christians. However, they seek to reach the whole person and help them improve their relationship with God and others.

"What makes us happy," Terrafina staff reported in 2024, "is how excited the [locals] are to participate with the field agents in the activities we are doing... There are people who left the church a long time ago who agree to return to serve God."

Agri-Plus

Terrafina Agri-Plus classes cover a number of subjects; if students wish, they can continue from one class to the next. They begin by teaching about preparing the soil and mulching with organic matter from the previous year. Some Haitians farm on slopes at elevations of 6,000-7,000 feet. Where once the hillsides were stripped of life, Terrafina teaches farmers to plant terraces with vetiver, a grass that protects from erosion. Among other things, the classes also teach the farmers to plant chaya, a nutritious and delicious green that is well-suited to Haiti's climate.

Edmond, the son of a farmer, grew up on a Haitian hillside. He was embarrassed by this heritage when he went to school. He considered farming an inferior trade.

In his younger days, Edmond and his neighbors noted that birds sat in the hillside pine trees and ate their crops. The trees on the hill had some unknown benefits. The pine needles of these trees collected dew during the night and thereby provided moisture to the ground. Another benefit was that the roots helped to prevent erosion.

Not realizing how much economic value the trees, the community got together and killed the trees. The ground began to erode, and crops produced even less. A three-fold return on black bean seeds was considered a success.

Edmond abandoned farming and sold his land dirt cheap. He worked as a mason and then as a money changer. The money-changing business could be profitable, but it was also fraught



Freshly planted row of Vetiver grass for erosion control. You can sort of see the steepness of the field.



It's exciting to see this organic material covering the soil. In the past, most farmers burned off their fields, but thanks to Terrafina teaching, many are choosing not to burn anymore.



Terrafina seed storage room. We teach farmers to store seed. The burning candle removes the oxygen after the lid seals the bucket. This protects the seed from weevils. The other option that we teach is to completely fill the bucket with seed, and then completely seal it. The weevils cannot live without oxygen. The seed room has improved varieties of black bean seed that we give in small amounts for farmers to multiply for their own use. There is a corn variety that we are testing. And cover crop seed of velvet bean and Jack bean.

with danger and fraud. People were murdered for the money they carried.

Then Edmond attended an Agri-Plus meeting about soil conservation, called Farming God's Way. A seed of hope sprouted in his mind. Was it really possible? Could adding vegetative mulch to the soil help it retain the moisture that had been lost when the trees were destroyed?

Edmond tried the mulching technique as his neighbors jeered, and they felt justified when snails emerged from the mulch and ate his plants. The first season, Edmond's ground produced only eleven gallons of beans from nine gallons of seed, far worse than the expected 1:3 ratio.

With determination, Edmond plowed on. He spread the mulch more effectively the next time, and his nine cans of beans produced twenty-seven cans, the expected 1:3 ratio. The following season, with the soil now recovering and healthy, his nine gallons of beans produced fifty-four cans; the next season, they produced sixty-nine cans. Last year, seven gallons produced 103 cans. This was unheard of in his area.

Besides having a hillside filled with diverse plants such as avocado, coffee, banana, and orange trees, Edmond is an administrator for Terrafina. He is disappointed that not more people embrace their teaching. But he himself is a living testament of the value for those who do.

"Someone can be a money changer, and makes \$20,000 fast, but here I make \$100 myself, but I do it in peace. A thief can steal that \$20,000 easily. I don't see what could give someone guaranteed income like farming if you know how to work the land and take care of the earth."

Recently, the Terrafina program has expanded to South Sudan. Seeing the local people planting sweet potatoes with good farming practices has been a recent source of excitement for Mike. He can't wait to see the results of the community banding together in that country.

Savings Groups

When Andy's family still lived in Haiti, Pete Garber, one of the original five men, returned with his family to visit. During the visit, Pete's son borrowed a bike from one of Andy's children and rode off behind Andy's house. Here, he met a couple of local Haitian boys who asked to ride the bike.

Pete's son explained that it wasn't his bike, so he didn't have the freedom to let someone else borrow it.

The Haitian boys were just returning from a savings group started by Terrafina.

"Oh," they said, "you need to join our savings meeting. That way, you have enough money to buy your own bike."

Another local Haitian lady ran a stall at the market selling a variety of products, such as hygiene items. Every morning, she hauled her products to the market or hired someone else to take them for her.

After joining the savings group, this woman saved her money and then took out a loan for a secure metal structure. This allowed her to lock up her items at the market. Because she did not have to haul them, she was able to increase her inventory, which in turn increased her income. She was able to pay back the loan to the savings group, along with spending more time at home with her family, since she no longer had to carry so much.

The savings groups meet weekly or bi-weekly. The first half of the meeting focuses on business; the second half is Bible lesson time. In everything they do, Terrafina tries to teach biblical life principles always pointing people to Christ the restorer of all brokenness.


Exciting Opportunities While Walking with People

“It’s not like we haven’t failed,” Lanus says. “That’s basically how you learn, by making mistakes and observing others make mistakes and trying to avoid creating that same scenario again.”

Recently, Lanus heard of a man who said he has been a better father since joining the Agriplus classes. Sometimes, Lanus or one of the others is asked to teach on a topic like family.

“And that is honestly one of the strengths of the Anabaptist world,” Lanus says. “We have a strong biblical foundation for family. One of the greatest exports we have to offer to the world is Christ-centered family life and marriage relationships... there’s all sorts of exciting opportunities that come as a result of just walking with people.”

Recently, a Haitian lady in a savings group said she has just one negative comment about Terrafina: they should have come sooner.

Remembering people like Mike’s friend with the truck, the Terrafina International team is glad to serve this lady and thousands of others. While their intentions were good in the past, they see the community development model can truly help people in a way that giving handouts cannot. 

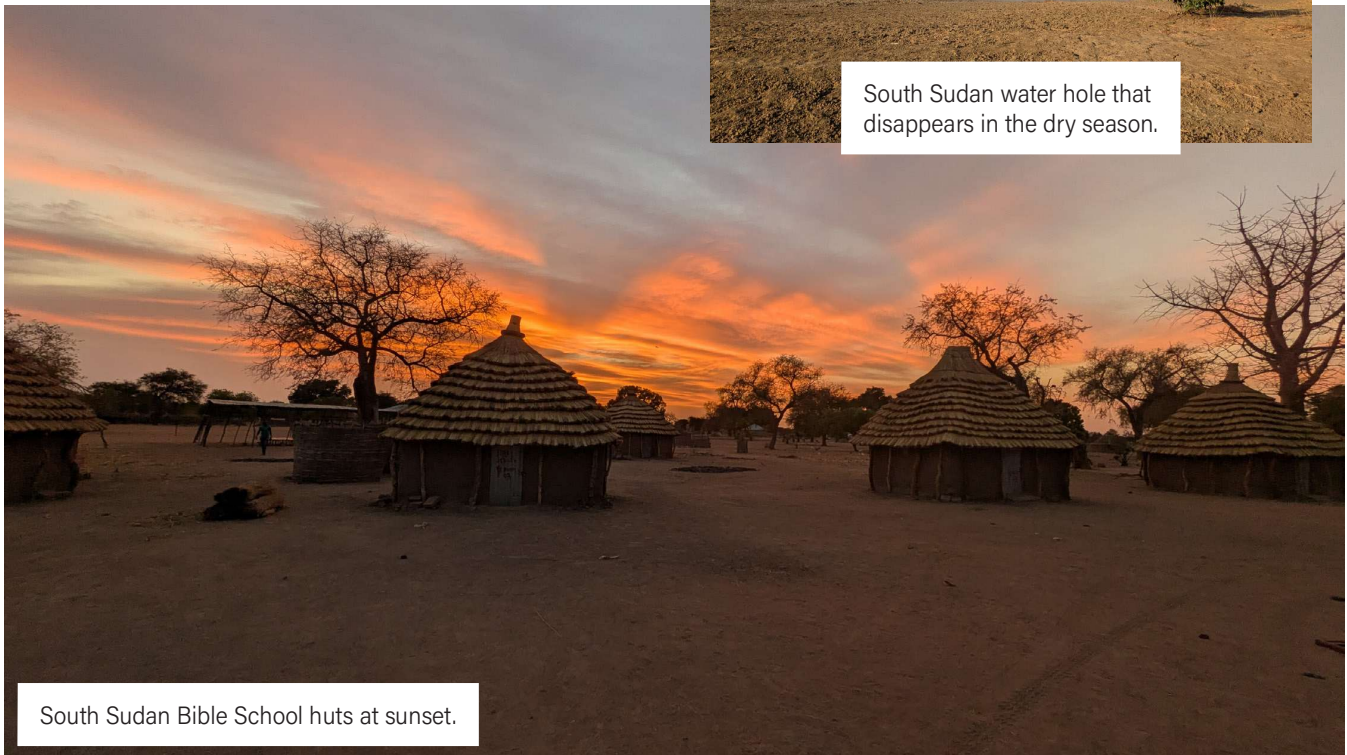
Terrafina is launching a paper newsletter. Call or write to subscribe to their newsletter or to send donations. You can reach Terrafina by phone 419-528-8391 or email info@terrafina.org. Their mailing address is PO Box 52, Myerstown, PA, 17067. For those who communicate by Telegram and WhatsApp, Terrafina also provides updates that way.

Katrina is a childhood storyteller turned author and journalist. Author of Kidnapped in Haiti and seven other books published by CAM Books (formerly TGS International), Katrina is now self-publishing a children’s book series. She lives with her husband Marnell and their daughter in Elkhart, Indiana.

All photos courtesy of Terrafina International



South Sudan water hole that disappears in the dry season.



South Sudan Bible School huts at sunset.